## PSTM0023/MRK/STM

| 1  | APPARATUS, SYSTEMS AND METHODS FOR ZONE LEVEL RATING FOR EACH OF                                 |
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| 2  | MULTIPLE CARRIERS  |
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| 4  | ABSTRACT OF THE INVENTION  |
| 5  | The present invention provides apparatus, systems and methods for determining for                |
| 6. | each of a plurality of users upon each user's input of a particular origin postal code and a     |
| 7  | particular destination postal code an origin rating zone identifier corresponding to the         |
| 8  | particular origin postal code for each of a plurality of carriers, and a destination rating zone |
| 9  | identifier corresponding to the particular destination postal code for each of the plurality of  |
| 10 | carriers. Each user accesses the present invention over a global communications network          |
| 11 | using a client computer device, and each user client computer device has an individual           |
| 12 | electronic connection to the global communications network.                                      |
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